

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Williams, Charles E	§	Case No. 05 B 34841
	Williams, Camelia T	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/31/2005.

2) The plan was confirmed on 12/15/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/31/2006.

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 11/05/2010.

6) Number of months from filing or conversion to last payment: 63.

7) Number of months case was pending: 66.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$21,300.00.

10) Amount of unsecured claims discharged without full payment: \$16,923.98.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$56,915.00
Less amount refunded to debtor	\$151.26

**NET RECEIPTS:** \$56,763.74

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,200.00
Court Costs	\$0
Trustee Expenses & Compensation	\$3,301.52
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,501.52

Attorney fees paid and disclosed by debtor NA

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Clerk Of The Circuit Court	Priority	NA	\$113.00	\$113.00	\$113.00	\$0
EMC Mortgage Corporation	Secured	\$31,000.00	\$31,646.25	\$31,646.25	\$0	\$0
EMC Mortgage Corporation	Secured	NA	\$89.99	\$89.99	\$0	\$0
Ford Motor Credit Corporation	Secured	\$9,375.00	\$9,375.00	\$9,375.00	\$9,375.00	\$928.03
General Motors Acceptance Corp	Secured	\$10,800.00	\$10,800.00	\$10,800.00	\$10,800.00	\$735.13
Wells Fargo Home Mortgage	Secured	\$56,000.00	\$57,022.46	\$57,022.46	\$0	\$0
Wells Fargo Home Mortgage	Secured	NA	\$175.23	\$175.23	\$0	\$0
Accounts Receivable Service	Unsecured	\$285.00	NA	NA	\$0	\$0
American General Finance	Unsecured	\$558.00	\$1,642.91	\$1,642.91	\$0	\$0
American General Finance	Unsecured	NA	\$641.84	\$641.84	\$641.84	\$0
Capital One	Unsecured	\$1,241.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$843.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$991.48	NA	NA	\$0	\$0
CB USA	Unsecured	\$329.00	NA	NA	\$0	\$0
Cingular Wireless	Unsecured	\$2,770.72	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$51.00	NA	NA	\$0	\$0
Curves	Unsecured	\$390.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Dell Financial Services, Inc	Unsecured	\$2,252.00	NA	NA	\$0	\$0
Direct Loans	Unsecured	\$2,437.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$587.00	\$587.73	\$587.73	\$587.73	\$0
ECast Settlement Corp	Unsecured	\$2,769.00	\$2,769.45	\$2,769.45	\$2,769.45	\$0
Encore	Unsecured	\$170.00	NA	NA	\$0	\$0
Fingerhut Credit Advantage	Unsecured	\$340.00	\$340.48	\$340.48	\$340.48	\$0
Ford Motor Credit Corporation	Unsecured	\$1,250.50	\$3,057.04	\$3,057.04	\$3,057.04	\$0
Funding Services Inc	Unsecured	\$3,858.00	NA	NA	\$0	\$0
General Motors Acceptance Corp	Unsecured	\$1,440.00	\$3,236.99	\$3,236.99	\$3,236.99	\$0
Home Depot	Unsecured	\$300.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$939.00	\$1,077.84	\$1,077.84	\$1,077.84	\$0
Merrick Bank	Unsecured	\$1,068.00	\$1,217.25	\$1,217.25	\$1,217.25	\$0
Midland Credit Management	Unsecured	\$1,112.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$175.00	\$222.05	\$222.05	\$222.05	\$0
Portfolio Recovery Associates	Unsecured	\$2,853.00	\$2,883.50	\$2,883.50	\$2,883.50	\$0
Portfolio Recovery Associates	Unsecured	\$268.00	\$268.84	\$268.84	\$268.84	\$0
Portfolio Recovery Associates	Unsecured	\$1,657.00	\$1,674.99	\$1,674.99	\$1,674.99	\$0
Premier Bankcard	Unsecured	\$450.00	\$450.25	\$450.25	\$450.25	\$0
Resurgent Capital Services	Unsecured	NA	\$3,428.57	\$3,428.57	\$3,428.57	\$0
RoundUp Funding LLC	Unsecured	\$195.00	\$195.32	\$195.32	\$195.32	\$0
RoundUp Funding LLC	Unsecured	NA	\$3,886.88	\$3,886.88	\$3,886.88	\$0
RoundUp Funding LLC	Unsecured	\$713.00	\$713.47	\$713.47	\$713.47	\$0
Spiegel	Unsecured	\$61.00	NA	NA	\$0	\$0
Sprint PCS	Unsecured	\$440.52	NA	NA	\$0	\$0
T Mobile USA	Unsecured	\$407.92	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$2,437.00	\$2,658.57	\$2,658.57	\$2,658.57	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$88,668.71	\$0	\$0
Mortgage Arrearage	\$265.22	\$0	\$0
Debt Secured by Vehicle	\$20,175.00	\$20,175.00	\$1,663.16
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$109,108.93	\$20,175.00	\$1,663.16
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$113.00	\$113.00	\$0
<b>TOTAL PRIORITY:</b>	\$113.00	\$113.00	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$30,953.97	\$29,311.06	\$0

**Disbursements:**

Expenses of Administration	\$5,501.52	
Disbursements to Creditors	\$51,262.22	
<b>TOTAL DISBURSEMENTS:</b>		\$56,763.74

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 9, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.